

## A B S T R A C T

There is disclosed a settlement system in which predetermined image data is transmitted beforehand to a purchaser client (1, 2, ... N) as a substitute for a commodity ticket, a coupon ticket or cash, and the client transmits the image data to a virtual shop when purchasing a commodity in the virtual shop opened on Internet, and can settle commodity purchase on the Internet (10), so that the client can use the image data to buy the arbitrary commodity on the Internet. Moreover, a server apparatus (21) for transmitting the image data to the purchaser client is provided with a program for verifying and settling whether or not the same image data as the image data transmitted to the client has been received, so that the image data can be prevented from being mistaken or abused.

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